

Information to identify the case:

Debtor 1	Warren Jones	Social Security number or ITIN	XXX-XX- 9038
	_____	EIN	__-_____-
	Wendy Jones		

Debtor 2		Social Security number or ITIN	XXX-XX-8618
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	21-22563-CMB		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Warren Jones

Wendy Jones

12/1/2022

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2>

The Debtors are ineligible to file a Voluntary Petition under any chapter of the Bankruptcy Code for one (1) year after the entry of a Final Decree or closure of this case, whichever occurs later.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Warren Jones
Wendy Jones
Debtors

Case No. 21-22563-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Dec 01, 2022

Form ID: pdf900

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Warren Jones, Wendy Jones, 584 Firethorne Drive, Monroeville, PA 15146-1617
cr	Community Loan Servicing, LLC, ALDRIDGE PITE, LLP 4375 Jutland Dr., Suite 200., San Diego, CA 92117-0933
cr	+ Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
15435372	+ ABN Amro Mortgage Group, P.O. Box 9438, Gaithersburg, MD 20898-9438
15435374	+ Bayview Loan Servicing, LLC, 25 Ponce de Leon Boulevard, Miami, FL 33135
15435375	+ Capital One, c/o Becket & Lee, 16 General Warren Blvd., Malvern, PA 19355-1245
15435378	Duquesne Light Company, c/o Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15435380	GM Financial, P.O. Box 181145, Wheeler, TX 79096-1145
15435381	+ HP Sears, P.O. Box 2707, Bakersfield, CA 93303-2707
15435385	+ Keybridge Medical Revenue Care, P.O. Box 1568, Lima, OH 45802-1568
15435386	National Credit Adjusters, LLC., P.O. Box 3023, South Hutchinson, KS 67505
15435388	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
15435390	Phelan Hallinan, Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15435396	Weinstein & Riley, 2001 Western Avenue, Suite 400, Oklahoma City, OK 73118
15435398	Wffinancial, MAC 4031-080, Phoenix, AZ 85038

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 02 2022 00:22:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 02 2022 00:18:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15435373	+ Email/Text: G06041@att.com	Dec 02 2022 00:18:00	American Infosource as agent for, Verizon, P.O. Box 51178, Los Angeles, CA 90051-5478
15436746	Email/PDF: resurgentbknotifications@resurgent.com	Dec 02 2022 00:22:23	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15435376	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 02 2022 00:18:00	Comenity Bank/Justice, P.O. Box 187789, Columbus, OH 43218
15449636	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 02 2022 00:18:00	Community Loan Servicing, LLC, f/k/a Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
15441947	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 02 2022 00:18:00	Community Loan Servicing, LLC., 4425 Ponce De Leon Blvd., 5th Floor, Miami, FL 33146-1839

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Dec 01, 2022

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Total Noticed: 41

15451519	+ Email/Text: jdryer@bernsteinlaw.com	Dec 02 2022 00:18:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15435379	Email/Text: ECMCBKNotices@ecmc.org	Dec 02 2022 00:18:00	ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408
15448994	Email/Text: ECMCBKNotices@ecmc.org	Dec 02 2022 00:18:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15435382	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 02 2022 00:18:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
15435383	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 02 2022 00:18:00	Jefferson Capital Services, LLC, P.O. Box 7999, Saint Cloud, MN 56302-7999
15435384	+ Email/Text: BKRMailOPS@weltman.com	Dec 02 2022 00:18:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15435391	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2022 00:22:23	Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541-1067
15435387	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 02 2022 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15437331	+ Email/Text: ebnpeoples@grblaw.com	Dec 02 2022 00:18:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Fl., Pittsburgh, PA 15219-6101
15435389	+ Email/Text: ebnpeoples@grblaw.com	Dec 02 2022 00:18:00	Peoples Natural Gas Company, LLC, c/o S. James Wallace, Esquire, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15435392	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 02 2022 00:18:00	Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
15435393	+ Email/PDF: gecsed@recoverycorp.com	Dec 02 2022 00:22:22	Syncb/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15453482	+ Email/PDF: gecsed@recoverycorp.com	Dec 02 2022 00:22:02	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15435674	+ Email/PDF: gecsed@recoverycorp.com	Dec 02 2022 00:22:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15435394	+ Email/Text: bncmail@w-legal.com	Dec 02 2022 00:18:00	TD Bank, USA/Target Credit Card, P.O. Box 673, Minneapolis, MN 55440-0673
15435395	+ Email/PDF: ebn_ais@aisinfo.com	Dec 02 2022 00:22:22	Verizon, by American Infosource LP as agent, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
15449361	Email/PDF: ebn_ais@aisinfo.com	Dec 02 2022 00:22:22	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15435397	Email/Text: peritus@ebn.phinsolutions.com	Dec 02 2022 00:18:00	Westlake Financial Services, c/o Peritus Portfolio, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15442822	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15435377	##+	Designed Receivable Solutions, One Centerpointe Drive, Suite 45, La Palma, CA 90623-1089

District/off: 0315-2

User: auto

Page 3 of 3

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TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor Community Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren Michaels	on behalf of Creditor Dep't of Revenue Office of Attorney General lmichaels@attorneygeneral.gov
Michael S. Geisler	on behalf of Debtor Warren Jones m.s.geisler@att.net msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Michael S. Geisler	on behalf of Joint Debtor Wendy Jones m.s.geisler@att.net msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Natalie Lutz Cardiello	on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 11